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Manitoba

Annual Report 1990 - 91

Housing

The Manitoba Housing and Renewal Corporation

April 1, 1990 — March 31, 1991

Includes 10% post-consumer waste

Minister of Housing

Legislative Building
Winnipeg, Manitoba, CANADA
R3C 0V8

March 31, 1991

The Honourable George Johnson
Lieutenant-Governor of Manitoba
Room 235, Legislative Building
Winnipeg, Manitoba
R3C OV8

May It Please Your Honour:

I have the privilege of presenting for the information of Your Honour, the Annual Report of The Department of Housing and The Manitoba Housing and Renewal Corporation for the fiscal year ending March 31, 1991.

Respectfully submitted,

Jim Ernst
Minister

Manitoba

Manitoba

Deputy Minister of Housing

203 — 280 Broadway
Winnipeg, Manitoba, CANADA
R3C 0R8

The Honourable Jim Ernst
Minister of Housing
317 Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Mr. Minister:

I have the honour of submitting for your approval the Annual Report of the Department of Housing and the Manitoba Housing and Renewal Corporation for the fiscal year ending March 31, 1991.

As in the previous years, Manitoba Housing continues to provide specialized projects to meet the housing needs of persons with unique shelter and support requirements. "Special needs" projects committee this past year include a 16-bed women's shelter in Dauphin; a 16-bed women's shelter in Portage la Prairie; a 16-bed transition centre for native women and their children for temporary accommodation when they first arrive in Winnipeg; a 30-unit elderly housing project for native seniors; and a 12-bed hostel project for teenaged girls with drug dependency problems.

Again in 1990-91, Manitoba Housing was successful in committing its entire allocation of units received from Canada Mortgage and Housing. Through joint programs cost-shared with the federal government, 548 new units will be added to the existing housing stock. In addition, rent supplements for another 338 suites in market rental projects will provide additional accommodation for low-income tenants. From a dollar perspective, the capital cost of federal-provincial projects totalled $37.7 million.

In addition the new Residential Tenancies Act saw passage in the legislature in December 1990. This legislation providing for more efficient and more equitable resolution of landlord-tenant disputes as well as the more effective maintenance of older rental stock, was the culmination of five years of intensive consultation and review amongst all affected parties.

Respectfully submitted,

S. Lee

Saul Schubert

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INTRODUCTION

LEGISLATIVE AUTHORITY

The Department of Housing and the Manitoba Housing and Renewal Corporation (MHRC - a crown corporation) work together to influence and participate in the major activities of the housing and residential tenancies markets. They are mandated to carry out their activities through the Housing and Renewal Corporation Act, the Landlord and Tenant Act, the Residential Rent Regulation Act, the Condominium Act, and the Elderly and Infirm Persons Housing Act.

ROLE AND MISSION STATEMENT

The department delivers all programs and funds grant and regulatory programs. The crown corporation has no staff; it exists as the department's agent as a vehicle for funding capital projects and their ongoing operating costs. The Minister responsible chairs the Board of MHRC and board members are senior government officials.

The department's mandate is as follows:

- to assist low-income persons who are otherwise unable to obtain adequate affordable shelter in the marketplace;
- to maintain and improve the quality of the existing, aging housing stock;
- to provide a mechanism for the equitable resolution of disputes between landlords and tenants; and
- to recognize and facilitate the private housing industry as the major provider of housing and to otherwise intervene in the market only where it is considered essential to the public interest.

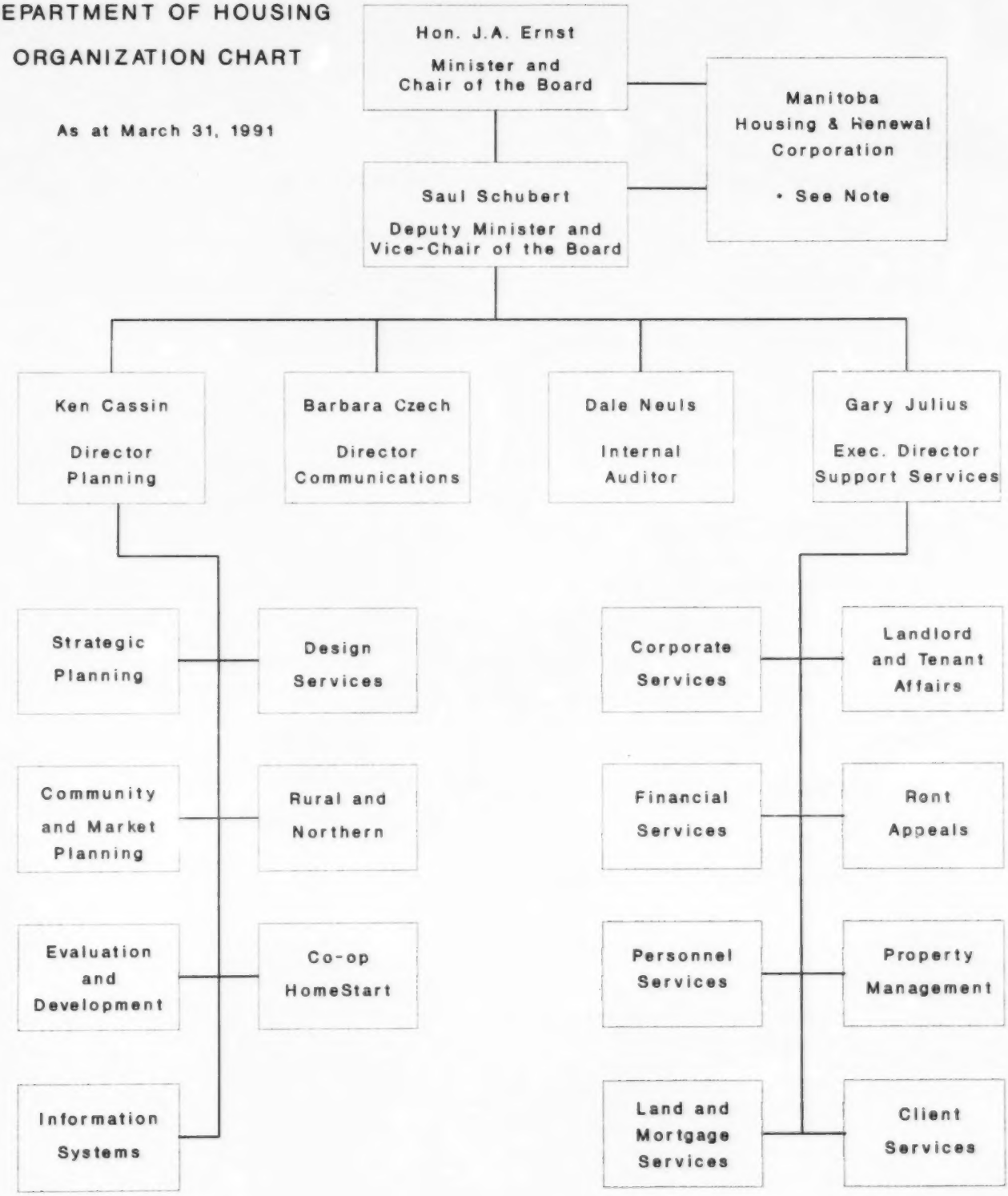
ORGANIZATION OF THE REPORT

For the sake of clarity, in the program narrative that follows, there is no distinction made between the department and the corporation, although they are identified separately, as required for financial reporting purposes, in the audited financial statements.

The report is organized into main and sub-appropriations which are based on and linked to the Department's 1990/91 Estimates Supplement document. Under each appropriation is a description of the program or activity covered by that appropriation, including pertinent financial information. Summary information pertaining to departmental expenditures and revenues for 1990/91 are provided in the Financial Information Section. Historical information for the past five years is found on Page 34. Explanations for significant expenditure and revenue variances, previously displayed in the Public Accounts, are provided throughout the Annual Report where applicable.

DEPARTMENT OF HOUSING
ORGANIZATION CHART

As at March 31, 1991



•NOTE: Several members of the Board of Directors of the Manitoba Housing and Renewal Corporation function as division heads of the department. The Corporation has no staff, with all services to the Corporation provided by the department.

GENERAL ADMINISTRATION (30-1)

This Division provides executive direction through the Minister's and Deputy Minister's office. Support for the operating programs of the department are provided through :

(a) Minister's salary
(b) Executive Support
(c) Planning and Information Systems
(d) Communications
(e) Support Services

OFFICE OF THE MINISTER

This office provides direction to the department consistent with the government's policies and priorities.

1(a) Minister's Salary

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Total Salaries	10,300	0.26	10,300	---	

EXECUTIVE SUPPORT

This branch provides executive support and direction to the department through the deputy minister's and minister's offices. Through Internal Audit, program operations are reviewed and changes in administrative procedures are recommended to ensure program efficiency and effectiveness.

1(b) Executive Support

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	292,800	6.00	286,800	6,000	
Other Expenditures	64,800		57,000	7,800	
Total Expenditures	357,600		343,800	13,800	

PLANNING AND INFORMATION SYSTEMS

Objectives

This branch provides planning, program development, program coordination, program evaluation, forecasting and statistical services to the department in support of strategic and operational decision making. Data processing, computer services and systems support are also the responsibility of this branch.

Activities

Major accomplishments over the past fiscal year included the preparation of numerous submissions and reports on the department's policies and resource allocation; the coordination of all social housing activity through five federal-provincial programs, as well as various unilateral provincial programs; preparation of the 1989 Social Housing Annual Review, and development of the 1991 - 1993 Three Year Social Housing Plan, involving designation of units by community. The branch continued implementation and servicing of the department's computer information system.

1(c) Planning and Information Systems

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	816,300	21.00	813,000	3,300	
Other Expenditures	953,300		1,127,200	(173,900)	(1)
Total Expenditures	1,769,600		1,940,200	(170,600)	

(1) Significantly lower than anticipated computer equipment purchases were partially offset by increased charges for Manitoba Data Services user fees.

COMMUNICATIONS BRANCH

Objectives

This branch communicates the department's programs and policies to the general public, as well as other government departments, and integrates communications strategy into departmental planning.

Activities

Major accomplishments were coordinating and producing the department's annual report; producing and updating factsheets and program brochures as necessary; producing approximately 50 news releases annually; publishing a quarterly newsletter; and implementing the publicity requirements of the Federal-Provincial global agreement on housing, including joint news releases, signage and official ceremonies.

1 (d) Communications

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	135,700	4.00	148,600	(12,900)	
Other Expenditures	106,800		163,500	(56,700)	(1)
Total Expenditures	242,500		312,100	(69,600)	

(1) It was anticipated that significant communication costs would be required as a result of the new landlord and tenant legislation. Implementation of the legislation was further deferred into the 1991/92 fiscal year.

SUPPORT SERVICES

Objectives

This division provides administrative support to the department in the areas of general financial and accounting services, fiscal administration of grants and assistance programs, support for corporate legal functions and contract administration activities of the MHRC, personnel, and land and mortgage services.

The Land and Mortgage Services Branch of the division is responsible for coordinating land assembly for the delivery of housing programs, and providing ongoing direction and planning for subdivision development. As well, this branch underwrites mortgage loans for both market and social housing programs delivered by the department.

The Financial Services Branch of the division provides accounts payable, accounts receivable, general accounting services and ongoing loan and mortgage collection and administration to the department. Administers grants and certain assistance programs on behalf of the department. Provides budget and financial services including on-going monitoring and forecasting of expenditures to the department and MHRC.

The Personnel Services Branch of the division is responsible for providing the department with effective and efficient services in all areas of personnel administration, including recruitment and selection, payroll, classification and compensation, employee relations, and training and development.

Activities

Information specific to the department's lending programs follows.

Seniors RentalStart:

This program helps non-profit groups develop rental housing for seniors. Manitoba Housing provides up to 80% mortgage financing of the total cost of the project, with 5% of total eligible costs normally forgivable. Sponsor and/or tenant equity provides the remaining 20 percent financing.

Through this program, the tenant equity or "life-lease" concept was introduced to Canada and has now become a popular method of financing seniors housing in this province. Prospective tenants pay a cash sum in advance (normally from $14,000 to $40,000) to help make the project feasible and to guarantee them security of tenure. When a tenant moves, the equity contribution is refunded.

The construction of Seniors RentalStart projects provides an alternate housing option for people over 55, particularly in rural areas where apartment construction has lagged.

Since program inception in 1986, mortgage financing of $15,651,529 has been provided for 334 suites outside Winnipeg, while in Winnipeg, mortgage financing of $30,784,187 has been provided for 563 suites.

Rural RentalStart

This program exists to encourage the development of multiple unit rental housing outside of Winnipeg, to address the reluctance by traditional mortgage lenders to provide financing on terms comparable to urban areas, and to foster a healthier balance between social and market rental housing in rural communities.

The program provides up to 75 percent mortgage financing at an interest rate of 9.75 percent. Projects may be as small as two units. Since 1984, the RentalStart program has resulted in the construction of 140 units outside Winnipeg, with $4,724,125 provided in mortgage financing. No new applications for mortgage financing were approved in 1990/91.

Mobile Home Loan Guarantee Program

Under this program, Manitoba Housing guarantees loans made by approved lenders for the purchase of mobile homes. This guarantee allows the lender to provide the loan at a lower

interest rate and for a longer term, resulting in lower monthly payments by the borrower.

	Total Units	Amount
Outstanding Guarantees as of March 31, 1991	469	$14,169,913
Guarantees Provided 1990/91	57	$1,958,748
Claim settlements 1990/91	5	$147,062

Cooperative HomeStart Program
The Cooperative Homestart Program provides mortgage financing and further assistance to non-profit housing co-ops proposing the renovation or conversion of existing buildings to housing. Proposal development loans are offered to assist with the cost of developing feasibility studies for these projects. The program has also provided assistance to co-op housing projects approved under the Federal Cooperative Housing Program prior to March 31, 1989.

- **Mortgage Financing and Further Assistance.** Further Assistance is intended to improve the operational viability of co-ops by allowing units to be rented at competitive market levels. In the fiscal year ending March 31, 1991, Further Assistance was provided to 12 co-op projects totalling $394,223. No new applications for proposal development funding, mortgage financing, or Further Assistance were approved in 1990/91.

- **Complementary Assistance** provides cooperatives developed under the Federal Co-op Housing Program with additional assistance in the form of grants, to increase the affordability of units for income-tested occupants. Under previous commitments, assistance was provided to 14 co-ops in 1990/91, for a total expenditure of $331,754. (This component of the program was discontinued as of March 31, 1989.)

- **Share Equity Loan Program** provides interest free loans to eligible lower income households to assist in the purchase of the shares required for membership in a housing cooperative. During the 1990/91 fiscal year, loans were approved for 53 applicants for a total of $27,871.

Rural Mortgage Lending Program
The Rural Mortgage Lending Program (RMLP) provides for guarantees for residents of rural communities who have been refused mortgage financing because their property is not connected to a public sewage system. The guarantee agreement is between MHRC and the Cooperative Credit Society of Manitoba (CCSM), whereby MHRC provides guarantees for the mortgages administered by various credit unions under the CCSM. No new guarantees were made in the 1990/91 fiscal year. Total contingency liability of the RMLP as at March 31, 1991 was $119,389.

Churchill Mortgage Loan Guarantee Program
Under this program, The Manitoba Housing and Renewal Corporation acts as a guarantor for residents of Churchill who cannot arrange N.H.A. insured high ratio loans. During the 1990/91 fiscal year, no new guarantees were made. The guarantees outstanding as at March 31, 1991 totalled $136,526.

While the loan guarantees are available to purchasers of either new or existing housing, equity guarantees are also available to buyers of new homes. The equity provisions guarantee up

to 50% of the purchaser's equity in the home, up to a maximum of 15% of the original price of the home.

Land Bank and Land Inventory

In 1972, Manitoba Housing and Renewal Corporation implemented a land banking program with the primary objective of ensuring a future supply of reasonably priced residential construction sites. The program was terminated in 1977, and in 1986 Cabinet declared that banked lands deemed unsuitable or not needed for residential development should be sold as surplus to MHRC's needs. Since then, the corporation has worked toward the orderly disposal of its foreseeable surplus land.

The following is a summary of land activity from April 1, 1990 to March 31, 1991 as it relates to the disposal of surplus lands:

Disposed of and/or used for projects:

	Acreage	Book Value	Selling Price
Rural	12.6394	$34,540	$ 13,158
Urban	4.2932	553,579	536,000
	16.9326	$588,119	$549,158

1(e) Support Services

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	1,788,800	53.00	1,753,200	35,600	
Other Expenditures	273,000		526,400	(253,400)	(1)
Total Expenditures	2,061,800		2,279,600	(217,800)	

(1) Servicing fees were lower than estimated due to a significant reduction in the mortgage portfolio administered by outside lending agents. As well, Land Acquisition Branch fees were lower than originally anticipated.

LANDLORD AND TENANT AFFAIRS (30-2)

Objectives

This division provides administration for The Landlord and Tenant Act, The Residential Rent Regulation Act and The Condominium Act. The division consists of the Landlord and Tenant Affairs Branch and the Rent Appeals Branch.

Activities

LANDLORD AND TENANT AFFAIRS BRANCH

This branch consists of the Office of the Rentalsman, the Rent Regulation Bureau, and an Information/Education unit. The branch mediates and/or arbitrates security deposit disputes and other disputes between landlords and tenants; regulates the amount and frequency of residential rent increases in accordance with The Residential Rent Regulation Act; ensures landlord and tenant understanding of, and compliance to, The Residential Rent Regulation Act; and provides a review and appeal process for decisions of the Rent Regulation Bureau.

- Information/Education Unit
  The Information/Education Unit serves as the initial contact with the public, responding to all general inquiries and providing assistance to walk-in clients. The unit also functions in the area of organizing public speaking engagements, workshops, seminars and informational displays for the public.

- Office of the Rentalsman
  The Office of the Rentalsman is charged with the administration of The Landlord and Tenant Act and as such is concerned with all residential tenancies in Manitoba. The office is divided into three units, which are responsible for investigation, mediation and arbitration of disputes between landlords and tenants (except rent regulation matters).

  1990/91 saw a continuing need for the services provided by this office. The distribution of new cases was as follows:

	1990/91	1989/90
Security deposit disputes	1,932	2,130
Request for repairs by tenants	579	739
Improper notice by landlord or tenant	464	607
Non-payment of utilities by landlord	741	358
Others	1,040	1,177
Total	4,756	5,011

Of this total, 4,025 originated in the Winnipeg region, 391 in the Brandon region and 340 in other towns and cities.

Twenty-five cases were referred to the Crown for consideration of prosecution.

A total of 4,694 cases were closed in this year.

Rent Regulation Bureau

The Rent Regulation Bureau is responsible for the regulation of rent increases in the province of Manitoba pursuant to The Residential Rent Regulation Act. The Act and its regulations outline the procedure by which a landlord of residential properties may apply for a rent increase higher than the guideline, and provides the means by which tenants may object to any rent increase, even if below the guideline amount.

The main responsibilities and functions of the Rent Regulation Bureau are as follows:

- receiving and reviewing landlords' applications for rent increases above the guideline;
- receiving and reviewing tenants' objections to any rent increases;
- recommending allowable rent increases based on landlords' applications and tenants' objections
- investigating non-compliance with the legislation; and
- monitoring and compiling information respecting rent increases, rent levels and any other matters relating to residential rental properties.

The guideline rent increase for 1991 was set at 4%.

	1990/91	1989/90
Applications for rent increases above guideline	6,623 (1)	5,533
Tenant objections to increases at or below guideline	154	145
Non-compliance	537	685
Totals	7,314	6,363

(1) Due to a high rental vacancy rate for the past two years, applications for rent increases above the guideline were fewer than the 13,000 anticipated for the past two years.

Of 537 non-compliance cases that were processed by the Rent Regulation Bureau in the 1990/91 fiscal year, 10 were referred to the Appeals Branch to be heard by the members of an appeal panel.

RENT APPEALS BRANCH

The Residential Rent Regulation Act, enacted August 1, 1982, provides a mechanism for landlords and tenants to appeal rent increases recommended by Rent Regulation Officers. In November 1982, in recognition that an appeals function must be independent, the Rent Appeals Branch was formed. Hearings are referred by the Coordinator of Appeals to panelists appointed by Order in Council.

The following are the primary services of the Rent Appeals Branch:

1. To consider appeals by landlords or tenants of rent increases recommended by Rent Regulation Officers.

2. To consider applications for exemption from rent controls based on major rehabilitation of a project. (The Act provides for exemptions of not more than five years when approved by a panel.)

3. To consider applications for rollback of rent. The Act provides that when the director of the Rent Regulation Bureau believes that rent has been collected in excess of the permitted increase, he may ask the Coordinator of Appeals to schedule a hearing to consider whether rent should be rolled back and any overpayment, plus interest, refunded.

	1990/91	1989/90
DECISIONS ISSUED		
Recommendation Upheld	440	487
Recommendation Varied	1,043	939
APPLICATIONS FOR REHABILITATION		
Approved	123	47
Rejected	-	-
Total	123	47
APPLICATIONS FOR EXEMPTION		
Approved	21	97
Rejected	-	-
Pending	20	-
Total	41	97
HEARINGS HELD		
Number of Hearings (Including Rehabilitation)	93	109
Number of Units	1,793	2,248
Compliance Hearings (Section 29 & 30)	7	3
Compliance - Units	10	321
APPEALS RECEIVED		
Landlord Initiated	1,017	1,193
Tenant Initiated	422	331
Dual	257	27
Carried Forward	236	167
Total	1,932 (1)	1,718

(1) Due to a high rental vacancy rate for the past two years, the branch received fewer rent appeals than the 3,000 anticipated.

2. Landlord and Tenant Affairs

Expenditures by Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	1,964,200	60.00	2,168,500	(204,300)	(1)
Other Expenditures	182,600		229,700	(47,100)	
Total Expenditures	2,146,800		2,398,200	(251,400)	

(1) Vacant positions in the 1990/91 fiscal year resulted in an underexpenditure.

OPERATIONS DIVISION (30-3)

This main appropriation provides for the administration and management of social housing programs, either through direct management or outside agencies; the construction of new and renovation of existing housing stock; and payment of subsidies and grants to low-income homeowners and renters. The Division consists of the following branches: Administration; Property Management; Delivery Services and Client Services.

ADMINISTRATION

Objectives

Provides executive direction and coordination to Property Management, Delivery Services and Client Services through the office of the Assistant Deputy Minister. Information pertaining to the activities of these branches is provided on the pages that follow.

3(a) Administration

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	84,900	3.00	129,700	(44,800)	(1)
Other Expenditures	4,500		8,800	(4,300)	
Total Expenditures	89,400		138,500	(49,100)	

(1) Vacant position in the 1990/91 fiscal year resulted in lower than anticipated salary costs.

PROPERTY MANAGEMENT

Objectives

This branch coordinates approximately 150 local housing authorities, non-profit, co-op and urban native housing sponsors administering almost 20,000 subsidized housing units.

Activities

The branch is responsible for providing direction and administering funding for the operation of rental housing units for low-income households on a rent-geared-to-income basis. These units are either owned by the MHRC, or are privately owned and subsidized under Rent Supplement Agreements, or are operated by non-profit sponsors.

Accomplishments included the negotiation of 13 new rent supplement agreements and 9 new private non-profit agreements; and completion of 102 management audits.

Rent Supplement Program

Rent Supplement is a federal/provincial cost shared program which reduces the rent of low-income tenants in certain private market suites (both for-profit and non-profit) to 25 percent of their income. In the fiscal year under review, rent supplement agreements were put in place for an additional 199 private market suites, bringing the total number of rent supplement units to 1,758 at March 31, 1991.

Total benefits under the program were $5,195,247, of which the federal share was $3,105,764 and the provincial share was $2,089,483.

Remote Housing Program Conversions

A number of homes were developed prior to 1975 in northern and remote areas of the province under the old Remote Housing program. Initially, this program was a rent-oriented program with provisions in the lease whereby the tenants were permitted to accumulate the rental payments toward the eventual purchase of the homes.

During the fiscal year ending March 31, 1991, 21 remote homes were converted to ownership.

3 (b) Property Management

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	1,311,100	34.00	1,248,400	62,700	
Other Expenditures	234,700		232,200	2,500	
Total Expenditures	1,545,800		1,480,600	65,200	

CAPITAL MODERNIZATION AND IMPROVEMENT

Due to the aging of the public housing stock, increased funding is being directed to Modernization and Improvements. M & I projects typically include such work as replacement of windows and doors; installation of ventilation systems; replacement of exterior siding; replacement of eaves, facia and soffits; re-insulating; replacing or re- shingling roofs; furnace replacement, and site work such as repair of weeping tiles, levelling, regrading, and re-asphalting. In 1990/91 $9,400,000 was spent on projects in the following communities:

Altona	17,644	Neepawa	17,000
Ashern	9,605	Niverville	205
Barrows	787	Norway House	28,449
Binscarth	4,306	Notre Dame	7,515
Birch River	302	Oak Lake	2,745
Boissevain	8,914	Oakpoint	2,443
Bowsman	24,321	Portage la Prairie	182,202
Brandon	79,175	Powerview	6,051
Carberry	6,510	Riverton	6,659
Carman	64,586	Russell	17,139
Churchill	539,773	Sandy Lake	5,926
Crane River	2,253	Scattered Sites	94,452
Cross Lake	6,542	Selkirk	72,436
Deloraine	19,000	Sherridon	16,251
Douglas	7,449	Somerset	543
Elkhorn	6,255	Souris	3,900
Eriksdale	2,325	Ste. Agathe	5,589
Flin Flon	154,797	Ste. Rose	4,047
Gilbert Plains	2,983	Stonewall	27,336
Glenboro	23,396	Stony Mountain	6,408
Grand Rapids	380,939	St. Eustache	5,007
Gretna	24,764	St. Jean	12,000
Ilford	26,129	St. Laurent	173,271
Killarney	13,805	St. Lazare	247,399
Lac du Bonnet	19,150	St. Martin	10,000
Leaf Rapids	1,593	Swan River	27,507
Lorette	29,870	The Pas	17,014
Mallard	6,478	Thicket Portage	153,419
Manitou	21,295	Thompson	601,678
Melita	2,600	Virden	10,997
Minnedosa	27,329	Wabowden	16,792
Morden	14,642	Whitemouth	9,310
Morris	88,000	Winkler	24,167
		Winnipeg	5,944,973
TOTAL			$9,398,347

DELIVERY SERVICES

Objectives

This branch, which includes the Design Services and Rural and Northern Housing branches, oversees the construction of new housing and the renovation of existing housing stock, including private, public and non-profit sectors, through the federal-provincial cost-shared programs listed on the following pages.

The branch anticipated delivering approximately 500 units of housing under the federal/provincial Public and Private Non-Profit programs; 35 units under the Rural and Northern Housing program and 160 under the Urban Native Non-Profit program. At year end, 591 units had been committed.

The branch also provides technical advice and consultation respecting improvements for existing public housing stock.

Activities

Public Non-Profit Housing Program (MHRC-Owned)

The Public Non-Profit Housing Program is aimed at providing adequate and affordable housing for low-income seniors, families, and singles. The need for these projects is determined by the waiting lists at MHRC housing authorities and through need and demand studies in communities. The housing projects are owned and capital funded by MHRC.

Ongoing net operating costs, including loan repayment, are shared on a 75-25 percent basis by the federal and provincial governments.

Over the past few years the department has pursued a strategy of using the Public Non-Profit Housing Program to develop housing in areas/communities where there is an identified need but no active private non-profit group dedicated to addressing this need. Given the significant and increasing number of private non-profit groups, the Department has curtailed its activity under this program.

PUBLIC NON-PROFIT HOUSING PROGRAM
Committed April 1, 1990 to March 31, 1991

Project/Location	Type	Unit Count	Capital Cost
Parkland Crisis Centre (Dauphin)	SP	16	$470,200
Portage Crisis Centre	SP	16	500,820
Total		32	$971,020

SP denotes Special Purpose

Municipal Non-Profit Housing

Winnipeg Housing Rehabilitation Corporation (WHRC) receives an annual allocation from the federal and provincial governments to provide non-profit housing in the core area. The projects are mainly renovations and are capital funded by MHRC. Ongoing net operating costs, including loan repayment, are shared on a 75-25 percent basis by the federal and provincial governments. The projects are owned and managed by WHRC.

WHRC HOUSING PROGRAM
Committed April 1, 1990 to March 31, 1991

Project/Location	Unit Type	Unit Count	Capital Cost
567 William	F/S	6	$ 382,478
Obee's Steambath	F/S	12	803,402
661 Sara	F/S	21	1,443,824
Total		39	$2,629,704

F denotes Family
S denotes Singles

Private Non-Profit Housing Program

MHRC and CMHC provide assistance to non-profit groups to develop non-profit housing for families, seniors, and singles. These groups may provide equity toward the project. Capital costs of the project under this program are provided by the province, with ongoing operating costs, including loan repayment, subsidized on a 75-25 percent basis by the federal and provincial governments. Under this program, the non-profit groups own the projects and are responsible for ongoing property management.

PRIVATE NON-PROFIT HOUSING PROGRAM
Committed April 1, 1990 to March 31, 1991

Project	Location	Number/ Type of Units	Capital Cost
Filcasa Housing Co-op	Winnipeg	29 F/E	$ 2,610,188
Tranquility Place Co-op	Winnipeg	25 F/S	1,742,459
Deloraine & Area Housing	Deloraine	20 E	1,201,264
Melita & Area Housing	Pierson	12 E	944,067
Temple Baptist Housing	Swan River	30 E	1,882,535
Eden Residential Care	Winkler	18 F/S	1,314,309
Luther Home	Winnipeg	41 E	2,690,296
St. Vital Knights	Winnipeg	48 E	3,423,870
St. Norbert Foundation	Winnipeg	12 SP	453,792
Total		235	$16,242,780

F denotes Family
E denotes Elderly
SP denotes Special Purpose
S denotes Singles

Rural and Northern Housing Program

The Rural and Northern Housing Program is a federal/provincial undertaking under the provisions of Section 40 of The National Housing Act.

The program operates in communities with populations of 2,500 or less and provides for the development and operation of self-contained rental duplex and motel-type units for senior citizens and single detached rental or ownership units for families.

Costs for this program are shared by MHRC and the Canada Mortgage and Housing Corporation. CMHC provides 75 percent of the capital and operating costs and MHRC provides the remaining 25 percent. Rents for these units are geared to tenant income in accordance with the MHRC rental scale. In the communities listed below, MHRC played the lead role in project development and owns the units.

RURAL AND NORTHERN HOUSING PROGRAM
Committed April 1, 1990 to March 31, 1991

Location	Unit Type	Number of Units	Capital Cost
Arborg	E	6	$414,487
Birtle	E	11	713,488
Glenella	F	1	93,478
Morris	E	2	157,000
St. Malo	F	2	198,960
Total		22	$1,577,413

E Denotes Elderly
F Denotes Family

In northern Manitoba and certain rural communities in the south, additional Rural and Northern housing units are delivered by the Manitoba Metis Federation. MHRC provides 25 percent of the capital and operating costs; CMHC provides 75 percent and administers the buildings. In 1990/91 the Manitoba Metis Federation delivered 94 units under this program, with a total capital cost of $7,446,126.

Urban Native Non-Profit Housing Program

The Urban Native program is a federal/provincial initiative which assists non-profit native corporations to provide affordable, adequate rental housing to native families in need.

Under the program, native non-profit housing

corporations are provided mortgage financing to construct or acquire housing units. These units are rented to native clients migrating to urban centres (over 2500 population). Title to the units is in the name of the native non-profit corporations, with MHRC holding the mortgages. Rents charged by the corporations are based on 25 percent of the tenant's income. The revenues generated under this formula are inadequate to cover all costs, resulting in deficits. Consequently, subsidies are provided which are cost-shared by CMHC and MHRC on a 75-25 percent basis.

URBAN NATIVE NON-PROFIT HOUSING PROGRAM
Committed April 1, 1990 to March 31, 1991

Non-Profit Corporation	Location	No. of Units	Capital Cost
Alyawin Corporation	Winnipeg	17	$1,199,056
Brandon Friendship Centre	Brandon	11	784,663
Dakota Ojibway Tribal Council	Brandon	9	661,201
Dakota Ojibway Tribal Council	Portage	3	226,307
Dakota Ojibway Tribal Council	Winnipeg	8	636,073
Dakota Ojibway Tribal Council	Altona	3	203,091
Kekinan Centre	Winnipeg	30	2,240,280
Kinew Housing	Winnipeg	4	288,000
Native Women's Transition Centre	Winnipeg	16	536,000
Portage Friendship Centre	Portage	18	876,911
Swan River Friendship Centre	Swan River	9	670,000
Total		129	$9,321,582

3 (c) Delivery Services

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	708,700	23.00	842,700	(134,000)	(1)
Other Expenditures	121,200		144,000	(22,800)	
Total Expenditures	829,900		986,700	(156,800)	

(1) Vacant positions in the 1990/91 fiscal year resulted in an underexpenditure.

CLIENT SERVICES

Objectives

This branch administers the Shelter Allowance Programs (SAFER, SAFFR and School Tax Assistance for Tenants 55 Plus) providing rent subsidies and tax rebates to an annual client base of 16,000. It processes and maintains case files for individual clients and responds to client inquiries (telephone, walk-in) to a monthly average of over 4,800.

Client Services assists homeowners and renters to access benefits under grant and subsidy programs by reviewing and adjudicating applications and qualifying households for assistance.

As part of Client Services, Inspection Services accepts and processes applications for home repair programs, and provides inspections to determine eligibility, repair work required, progress on repairs and successful completion of same. Inspection services are also provided to other government departments.

Client Services also has responsibility for home repair programming through the following programs: Emergency Home Repair Program (EHRP), Rural Residential Rehabilitation Assistance Program (RRAP), Core Area Initiative Home Repair Program (CAIHRP) and Core Area Home Renovation Program (CAHRP). It also administers grants for the purchase of new and existing homes through the Core Area Initiative Grant for Home Ownership (CAIGHO).

Further information on the activities and results of each of these programs is provided on the following pages.

Activities

School Tax Assistance for Tenants 55 Plus (PTSTA)

The School Tax Assistance for Tenants 55 Plus Program provides annual assistance of up to $175 to qualifying tenants to offset the school tax portion of rental costs. It is payable once a year. This program is administered by Manitoba Housing on behalf of the Department of Finance.

An application submitted during 1991 relates to rents paid during the 1990 calendar year.

Tenants aged 55 to 64 whose net income is less than $23,760 or pensioners aged 65 years of age or older who rented their principal residence in the private rental market during the previous calendar year, are generally eligible.

Pensioners who were eligible during previous years, but who did not receive their rebate, can apply for benefits retroactively for up to four years.

Tenants living in elderly persons housing or non-profit housing for the elderly, which is exempt from taxation for school purposes, do not qualify for benefits under this program because rents in these housing units do not include school tax costs.

The period of April 1, 1990 - March 31, 1991 provided the following assistance:

Number of rebate cheques issued (includes multiple rebates for retroactive benefits, and applications received in previous fiscal year and paid in current fiscal year)	9,822
Average benefits paid:	
Singles	$172.44
Couples	$173.86
Household Sharers	$175.00
Total expenditures for this fiscal year	$1,844,211

Shelter Allowances for Elderly Renters (SAFER)

The SAFER program provides direct monthly cash assistance to persons aged 55 and over who rent their living accommodation in the private rental marketplace and whose rent

exceeds 25 percent of household income. Persons residing in elderly persons' public housing, rent supplement housing or personal care homes are not eligible for benefits under this program.

The maximum benefit under the program is $160 per month, based on maximum eligible income qualifications of $16,800 for single renters and $18,960 for couples. Maximum rents on which claims can be made are $385 per month for a single renter and $435 per month for a couple.

The period of April 1, 1990 to March 31, 1991, provided the following assistance:

No. of pensioners households who received benefits during this fiscal year	4,671
No. of clients receiving benefits (as at March 1991)	3,918
Average monthly benefits:	
Singles	$101.17
Couples	$74.65
Shared Accommodation	$62.93
Clientele between 55 and 64 years of age	13%
Clientele aged 65 and over	87%
Total expenditures for this fiscal year	$4,553,445

Shelter Allowances for Family Renters (SAFFR)

The SAFFR Program provides monthly cash benefits to assist eligible families who rent their accommodation in the private rental market place.

This program provides payments to cover up to 90 percent of eligible rent costs over 25 percent of income for lower income families. As incomes increase and rents decrease in proportion to income, the assistance is reduced.

Families who receive rental assistance through social allowance payments or who reside in government subsidized housing are not eligible for this program. To qualify, there must be dependent children under 18 years of age living in the household.

The maximum claimable rents are $425 for a family, and $480 for a four person or larger family.

The maximum benefit available to families is $170 per month, with the actual amount calculated on the basis of rental costs and income.

The period of April 1, 1990 to March 31, 1991 provided the following assistance:

No. of families who received benefits during this fiscal year	1,760
No. of families receiving benefits as at March 31, 1991	1,035
Average monthly benefits:	
Two person households	$129.88
Three person households	$136.88
Four + person households	$125.69
Total expenditures for this fiscal year	$1,495,335

Residential Rehabilitation Assistance Program (RRAP)

RRAP is a federal program that is cost-shared in rural areas with Manitoba Housing. The program is designed to prolong the life of existing dwellings. Under RRAP, qualifying homeowners may receive a home repair loan of up to $25,000 ($6,250 of which may be forgivable), depending on income, required repairs and location in the province.

In this fiscal year a total of 449 applications were approved. Commitments made by the department were $1,909,544 in forgivable loans and $637,930 in repayable loans.

NOTE: The repayable loan component of RRAP is reflected in the corporation's financial statements.

Emergency Home Repair Program (EHRP)

EHRP assists low-income homeowners by providing financial assistance for emergency

repairs to deficiencies which pose an immediate threat to the health and/or safety of occupants. Homeowners meeting the eligibility criteria may receive a direct grant of up to $3,000.

In this fiscal year, a total of 296 applications were approved. Expenditures this fiscal year totalled $594,570.

Core Area Initiative Grant to Homeowners (CAIGHO)

Funded under the second Core Area Initiative Agreement, this program is designed to provide incentives to home buyers purchasing homes within the core area of Winnipeg. Conditional grants of $2,500 in non-targeted neighbourhoods and $8,500 in targeted neighbourhoods are available for new homes. There are no income limitations, but the home must be the applicant's principle residence.

The program provides grants of up to $10,000, to first time homeowners purchasing an existing house in the core area.

The grant is available to households having an annual income of $36,000 or less, with the actual grant amount calculated on the basis of household income and financing costs associated with the purchase.

The grant is in the form of a forgivable loan earned at the rate of 20 percent per year. Any outstanding amount becomes payable if the residence is sold or ceases to be the applicant's principal residence.

As at March 31, 1991:

GRANTS FOR THE PURCHASE OF NEW HOMES	
No. of applications received	7
Total number approved	5
GRANTS FOR THE PURCHASE OF EXISTING HOMES	
No. of applications received	364
Total number approved	178
Expenditures this fiscal year	$1,340,318

Core Area Initiative Home Repair Program (CAIHRP)

The objective of this program was to assist in the upgrading of existing housing stock in the core area of Winnipeg. Activity during the current fiscal year relates to applications received prior to March 31, 1987.

As at March 31, 1991:

Total no. of recipients during fiscal year	518
Average monthly benefit	$41.64
Expenditures this fiscal year	$178,882

Core Area Home Renovation Program (CAHRP)

This program was implemented during the 1988/89 fiscal year under the second Core Area agreement. The program provides loans of up to $15,000 for repairs, of which up to $7,500 can be forgiven over a five year period. It may also be used in conjunction with the federal RRAP program.

CAHRP may forgive an additional $1,250 where homeowners experience financial hardship in making essential repairs to their homes.

The housing unit must be the applicant's principal residence and be at least five years old.

As at March 31, 1991:

CAHRP APPLICATIONS, IN CONJUNCTION WITH RRAP	
No. of applications received	118
No. of applications approved	95
No. of hardship grants approved	69
CAHRP APPLICATIONS ONLY	
No. of applications received	464
No. of applications approved	71
No. of hardship grants approved	22
TOTAL COMMITMENTS	
Forgivable grants	$ 652,719
Repayable loans	277,202
Hardship grants	103,583
Total Program	$1,033,504

3(d) Client Services

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 SY	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Salaries	1,516,900	49.00	1,530,300	(13,400)	
Other Expenditures	324,300		357,500	(33,200)	
Total Expenditures	1,841,200		1,887,800	(46,600)	

GRANTS AND SUBSIDIES

Objectives

This sub-appropriation provides grants and subsidies to low and moderate income clients and non-profit housing sponsors to reduce rental costs or make home repairs. These are administered by Client Services, and program details are provided in that section of the annual report.

Activities

In the past fiscal year, 1,780 family households and 4,671 senior households received shelter allowance benefits.

Approximately 9,822 pensioner renters received school tax rebates. Approximately 400 homeowners benefitted from core area home repair programs administered by Manitoba Housing.

3(e) Grants and Subsidies

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 $	Variance Over (Under)	Expl No.
Shelter Allowance for Elderly Renters	4,553,400	5,000,000	(446,600)	(1)
Shelter Allowance for Family Renters	1,495,300	1,680,000	(184,700)	(1)
Elderly and Infirm Persons' Housing Grant	170,300	206,000	(35,700)	
Core Area Initiative Home Repair Program	178,900	190,000	(11,100)	
Pensioner Tenant School Tax Assistance	1,844,200	2,100,000	(255,800)	(2)
Recoverable from Finance	(1,844,200)	(2,100,000)	255,800	(2)
Total	6,397,900	7,076,000	(678,100)	

(1) Client Take-up for both the SAFER and SAFFR programs was lower than anticipated.

(2) Underexpenditure resulted from a carry-over of applications into the next fiscal year, which were expected to be processed in 1990/91.

TRANSFER PAYMENTS TO MHRC (30-4)

This appropriation provides funding to MHRC to subsidize operations of social housing units developed in previous years; to provide loans, mortgages and subsidies under various housing programs; and to finance annual loan forgiveness to private non-profit housing developments and low-income homeowners.

4. TRANSFER PAYMENTS TO MHRC

Expenditures by Appropriation	Actual 1990/91 $	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Total Transfers	33,469,900	31,878,500	1,591,400	(1)

(1) Variance related to non-cash adjustment to the MHRC Valuation Allowance for provisions booked by MHRC for losses on land, and loans and mortgages. Refer to MHRC financial statements for a breakdown of expenditures.

EXPENDITURES RELATED TO CAPITAL ASSETS (30-5)

This appropriation provides financial assistance through direct grants for home repair programs and new home ownership incentives in the core area.

5(a) Emergency Home Repair

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
Total Grants	594,600	500,000	94,600	

5(b) Core Area Initiative Programs

Expenditures by Sub-Appropriation	Actual 1990/91 $	Estimate 1990/91 $	Variance Over (Under)	Expl. No.
- Main Estimate		1,554,700		
- Main Estimate Authority from Enabling Vote XXV		388,700		
Total	2,895,800	1,943,400	952,400	(1)
Less: Recoverable from Urban Affairs	(2,895,800)	(1,943,400)	(952,400)	

(1) In December 1990, the three partners in the Core Area Initiative agreed to program changes for the Core Area Initiative Grant for Home Ownership Program to enable it to provide assistance for the purchase of existing as well as new homes in the core area. The revisions resulted in an unexpected concentration of demand for 1990/91 cash flow requirements resulting in an overexpenditure. The additional funding was made available from the Canada-Manitoba Enabling Vote.

DEPARTMENT OF HOUSING

RECONCILIATION STATEMENT

DETAILS	1990/91 ESTIMATES
1990/91 MAIN ESTIMATES	$51,232,300
1990/91 ESTIMATE	$51,232,300

DEPARTMENT OF HOUSING

EXPENDITURE SUMMARY

FOR FISCAL YEAR ENDED MARCH 31, 1991

(with comparative figures for the previous fiscal year)

Estimate 1990/91	Appropriation	Actual 1990/91	Actual 1989/90	Increase (Decrease)	Expl. No.
	30-1 General Administration				
$ 10,300	a) Minister's Salary	$ 10,300	$ 10,300	$	
	b) Executive Support				
286,800	1) Salaries	292,800	286,800	6,000	
57,000	2) Other expenditures	64,800	53,700	11,100	
	c) Planning and Information Systems				
813,000	1) Salaries	816,300	795,400	20,900	
1,127,200	2) Other expenditures	953,300	1,209,300	(256,000)	(1)
	d) Communications				
148,600	1) Salaries	135,700	138,300	(2,600)	
163,500	2) Other expenditures	106,800	121,700	(14,900)	
	e) Support Services				
1,753,200	1) Salaries	1,788,800	1,679,800	109,000	(2)
526,400	2) Other expenditures	273,000	439,500	(166,500)	(3)
$4,886,000	Total 30-1	$4,441,800	$4,734,800	$(293,000)	
	30-2 Landlord and Tenant Affairs				
$2,168,500	a) Salaries	$1,964,200	$1,945,700	$ 18,500	
229,700	b) Other expenditures	182,600	174,800	7,800	
$2,398,200	Total 30-2	$2,146,800	$2,120,500	$26,300	
	30-3 Operations				
	a) Administration				
$ 129,700	1) Salaries	$ 84,900	$ 125,200	$ (40,300)	
8,800	2) Other expenditures	4,500	10,300	(5,800)	
	b) Property Management				
1,248,400	1) Salaries	1,311,100	1,160,200	150,900	(4)
232,200	2) Other expenditures	234,700	214,300	20,400	
	c) Delivery Services				
842,700	1) Salaries	708,700	819,600	(110,900)	(5)
144,000	2) Other expenditures	121,200	122,100	(900)	

Estimate 1990/91	Appropriation	Actual 1990/91	Actual 1989/90	Increase (Decrease)	Expl. No.
	d) Client Services				
1,530,300	1) Salaries	1,516,900	1,388,900	128,000	
357,500	2) Other Expenditures	324,300	349,800	(25,500)	
7,076,000	e) Grants and Subsidies	6,397,900	6,749,800	(351,900)	(6)
$11,569,600	Total 30-3	$10,704,200	$10,940,200	$(236,000)	
$31,878,500	30-4 Transfer Payments to MHRC	$33,469,900	$35,830,100	$(2,360,200)	(7)
	30-5 Expenditures Related to Capital				
$ 500,000	a) Emergency Home Repair Program	$ 594,600	$ 342,700	$251,900	(8)
	b) Canada-Manitoba Winnipeg Core Area Renewed Agreement:				
1,943,400	1) Core Area Initiative Programs	2,895,800	1,343,400	1,552,400	(9)
(1,943,400)	2) Less: Recoverable From Urban Affairs	(2,895,800)	(1,343,400)	(1,552,400)	(9)
$ 500,000	Total 30-5	$594,600	$342,700	$251,900	
$51,232,300	TOTAL EXPENDITURES	$51,357,300	$53,968,300	$(2,611,000)	

Explanations:

(1) The variance results from both a deferral of computer equipment purchases and lower maintenance charges in 1990/91.

(2) Salary adjustments resulting from classification reviews, pay equity adjustments, increments and restricted vacation combined to produce a higher expenditure level in 1990/91.

(3) Servicing fees are decreasing annually as the mortgage portfolio administered by outside lending agents is reducing due to mortgages being renewed with other outside lenders. Also, land acquisition and legal fees were lower in 1990/91.

(4) Increased expenditures were the result of fewer vacancies during 1990/91, combined with increased salary costs resulting from pay equity adjustments, increments, vacation pay on termination and severance pay.

(5) Additional vacancies during the 1990/91 fiscal year resulted in lower salary costs.

(6) A declining client base, as existing client's benefit period expires, under the CAIHRP program and the discontinuance of grants to Kinew Housing caused a reduction in grant payments for the 1990/91 fiscal year.

(7) The decrease resulted from a reduction in both interest and loan forgiveness costs along with provisions booked by MHRC for losses on land, and loans and mortgages. These reductions are marginally offset with increased expenditures under housing program subsidies.

(8) Client take-up for the Emergency Home Repair Program was higher in 1990/91 due to a carryover of commitments from the previous fiscal year.

(9) In December 1990, the three partners under the Core Area Initiative agreed to program changes to the Core Area Initiative Grant for Home Ownership (CAIGHO) Program whereby the assistance would be extended to include purchases of both existing and new homes in the core area. The revisions resulted in an increased client take-up and cash flow requirement for the fiscal year under review.

DEPARTMENT OF HOUSING

REVENUE SUMMARY BY SOURCE

FOR FISCAL YEAR ENDED MARCH 31, 1991

(with comparative figures for the previous fiscal year)

Actual 1989/90	Actual 1990/91	Increase (Decrease)	Source	Actual 1990/91	Estimate 1990/91	Variance	Expl. No.
			Current Operating Programs:				
			Other Revenue:				
$ 1,400	$ 3,200	$ 1,800	(a) Administration Fees, Rentalsman	$ 3,200	$ 1,500	$ 1,700	
756,900	842,000	85,100	(b) Property Administration	842,000	1,120,000	(278,000)	(1)
692,300	430,300	(262,000)	(c) C.M.H.C. Delivery and Administration Fees	430,300	391,000	39,300	(2)
19,700	18,300	(1,400)	(d) Sundry	18,300	20,000	(1,700)	
$1,470,300	$1,293,800	$(176,500)	Total Revenue	$1,293,800	$1,532,500	$(238,700)	

Explanatory Comments Regarding Revenue Increases (Decreases) and Variances:

(1) Actual vs Estimate

Reduction attributable to a change in the fee schedule for the Rural and Northern Housing Program.

(2) Actual vs Actual

Reduction related to an increase in the amount of agency fee paid by MHRC for units delivered by The Manitoba Metis Federation (MMF) under the Rural and Northern Housing Program.

DEPARTMENT OF HOUSING

FIVE YEAR EXPENDITURE AND STAFFING SUMMARY BY APPROPRIATION ($000)

FOR YEARS ENDING MARCH 31, 1987 - MARCH 31, 1991

	Actual/*Adjusted* Expenditures									
	1986/87		1987/88		1988/89		1989/90		1990/91	
Appropriation	SY	$	SY	$	SY	$	SY	$	SY	$
30-1 General Administration	85.00	4,128.5	91.26	4,684.6	83.26	4,412.6	86.26	4,734.8	84.26	4,441.8
30-2 Landlord and Tenant Affairs	60.00	1,966.8	60.00	2,058.7	62.00	2,057.3	60.00	2,120.5	60.00	2,146.8
30-3 Operations	110.26	9,024.0	110.00	10,937.9	112.49	11,206.9	109.00	10,940.2	109.00	10,704.2
30-4 Transfer Payments to MHRC	-	23,803.1	-	35,475.1	-	34,455.7	-	35,830.1	-	33,469.9
30-5 Expenditures Related to Capital	-	1,029.7	-	251.5	-	40.4	-	342.7	-	594.6
TOTAL	255.26	39,952.1	261.26	53,407.8	258.23	52,172.9	255.26	53,968.3	253.26	51,357.3

**Adjusted figures reflect historical data on a comparable basis in those appropriations affected by a re-organization, during the years under review.*

Office of the Provincial Auditor

THE MANITOBA HOUSING AND RENEWAL CORPORATION

Auditor's Report and Financial Statements
for the year ended March 31, 1991

Office of
the Provincial Auditor

905 - 386 Broadway
Winnipeg, Manitoba, CANADA
R3C 3R6

AUDITOR'S REPORT

To the Legislative Assembly of Manitoba

We have audited the balance sheet of The Manitoba Housing and Renewal Corporation as at March 31, 1991 and the statements of operations, The Manitoba Housing and Renewal Fund, changes in financial position and schedule of housing program subsidies for the year then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Corporation as at March 31, 1991 and the results of its operations for the year then ended in accordance with the accounting policies stated in note 2 to the financial statements.

Winnipeg, Manitoba
October 31, 1991

F. H. Jackson, CA
Provincial Auditor

MANAGEMENT REPORT

The accompanying financial statements of The Manitoba Housing and Renewal Corporation (MHRC) are the responsibility of management and have been prepared in accordance with the accounting policies stated in the financial statements. These accounting policies have been applied on a basis consistent with that of the preceding year. In management's opinion, the financial statements have been properly prepared within reasonable limits of materiality, incorporating management's best judgement regarding all necessary estimates and all other data available up to October 31, 1991.

Management maintains internal controls to provide reasonable assurance of the reliability and accuracy of the financial information and that the assets of The Manitoba Housing and Renewal Corporation are properly safeguarded.

The responsibility of the Provincial Auditor is to express an independent, professional opinion on whether the financial statements of The Manitoba Housing and Renewal Corporation are fairly presented in accordance with the accounting policies stated in the financial statements. The Auditor's Report outlines the scope of the audit examination and provides the audit opinion.

On behalf of Management

Gary Julius, Executive Director, Support Services

Saul Schubert, Deputy Minister

October 31, 1991

THE MANITOBA HOUSING AND RENEWAL CORPORATION
BALANCE SHEET
MARCH 31, 1991
(with comparative figures for 1990)

ASSETS

	1991	1990
Cash on deposit with the Minister of Finance and in bank	$ 1,772,201	$ 5,578,796
Accounts receivable and accruals (notes 3 and 17)	28,136,975	20,296,231
Loans and mortgages receivable (note 4)	213,750,040	194,786,030
Investment in land and housing:		
Housing projects (note 5)	397,671,055	382,766,480
Housing and land investment (note 6)	21,287,066	20,171,133
Land inventory (notes 7 and 17)	15,986,166	12,414,539
	434,944,287	415,352,152
Corporate fixed assets (note 8)	375,601	371,025
	$678,979,104	$636,384,234

LIABILITIES AND FUND BALANCE

Accounts payable, holdbacks and accruals	$ 25,217,751	$ 19,187,784
Long-term land lease and rental subsidies received in advance (note 9)	199,908	204,568
Long-term debt (note 10)	661,226,707	627,022,599
The Manitoba Housing and Renewal Fund (Deficit)(note 11)	(7,665,262)	(10,030,717)
Commitments (note 14)		
Contingencies (note 15)		
	$678,979,104	$636,384,234

Approved by the Board:

Director

Director

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF OPERATIONS
YEAR ENDED MARCH 31, 1991
(with comparative figures for 1990)

	1991	1990
Revenue:		
Grants from the Government of the Province of Manitoba (note 13)	$31,878,500	$35,237,716
Interest from sinking fund (note 12)	1,679,436	1,629,457
Churchill Propane Distribution System, net proceeds	219,248	328,192
Other	87,559	
	33,864,743	37,195,365
Expenditure: (note 1)		
Interest expense	24,732,118	26,343,529
Less -Interest applied to construction of housing projects, land inventory and housing program subsidies	5,516,726	5,634,098
-Interest earned on loans and mortgages	19,397,442	17,126,844
-Interest earned on funds with the Minister of Finance and in bank	549 977	665,960
Interest not applied or recovered	(732,027)	2,916,627
Rent Supplement Program:		
Rent supplement and administration expenditures	5,195,247	4,058,659
Less - recovery from CMHC	3,105,764	2,176,255
Net program subsidies	2,089,483	1,882,404
Residential Rehabilitation Assistance Program:		
Loan forgiveness (note 2b)	2,042,967	2,712,232
Other operating costs	532,777	283,994
Less - recovery from CMHC	1,860,084	2,316,522
Net program subsidies	715,660	679,704
Co-op HomeStart Program Assistance	725,977	702,081
Critical Home Repair Program Loan forgiveness (note 2b)	68,546	348,393
Depreciation of corporate fixed assets (note 8)	16,718	19,439
Manitoba Seniors RentalStart Program Loan forgiveness (note 2b)		1,127,317
Mortgage subsidies	37,495	100,787
Net housing program subsidies per schedule	25,491,158	24,610,844
Net loss on housing projects and land sales	688,975	615,691
Provision for loss on land and land investment (notes 6 and 7)	2,049,815	5,333,959
Provision for loss on loans and mortgages	347,488	(3,049,000)
	31,499,288	35,288,246
Revenue over expenditure transferred to The Manitoba Housing and Renewal Fund	$ 2,365,455	$ 1,907,119

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF THE MANITOBA HOUSING AND RENEWAL FUND
YEAR ENDED MARCH 31, 1991
(with comparative figures for 1990)

	1991	1990
Balance at beginning of year	$(10,030,717)	$(11,937,836)
Add - revenue over expenditure	2,365,455	1,907,119
Balance at end of year	$(7,665,262)	$(10,030,717)

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF CHANGES IN FINANCIAL POSITION
YEAR ENDED MARCH 31, 1991
(with comparative figures for 1990)

	1991	1990
Cash provided by (used for):		
Operating activities:		
Revenue over expenditure	$2,365,455	$ 1,907,119
Items not involving cash:		
Depreciation and amortization	3,999,854	2,871,946
Provision for loss on land and land investment	2,049,815	5,333,959
Provision for loss on loans and mortgages	347,488	(3,049,000)
Long-term debt forgiven by the Minister of Finance		(3,561,716)
	8,762,612	3,502,308
Net change in non-cash balances related to operations:		
Accounts receivable and accruals	(7,840,744)	1,847,320
Accounts payable, holdbacks and accruals	6,029,967	(834,589)
	6,951,835	4,515,039
Financing activities:		
Increase in long-term debt	49,223,527	65,798,611
Repayment of long-term debt	(15,019,417)	(44,202,754)
	34,204,110	21,595,857
Investing activities:		
Additions to land and housing	(31,608,848)	(17,654,464)
Less - recovery of CMHC and City of Winnipeg shares	4,731,877	7,159,997
	(26,876,971)	(10,494,467)
Additions to loans and mortgages	(34,489,103)	(51,703,902)
Net proceeds from disposal of land and housing	1,283,972	3,264,526
Net proceeds from repayment of loans and mortgages	15,119,562	24,344,552
	(44,962,540)	(34,589,291)
Decrease in cash	(3,806,595)	(8,478,395)
Cash at beginning of year	5,578,796	14,057,191
Cash at end of year	$ 1,772,201	$ 5,578,796

THE MANITOBA HOUSING AND RENEWAL CORPORATION
SCHEDULE OF HOUSING PROGRAM SUBSIDIES
YEAR ENDED MARCH 31, 1991
(with comparative total figures for 1990)

	Rural and Northern Housing	Urban and Rural Housing		Urban Native Non-Profit Housing	Non-Profit Housing		1991 Total	1990 Total
		Section 43	Other		Pre 1986	Post 1985		
Revenue								
Rental Revenue	$3,118,345	$39,453,473	$2,745,033	$1,891,309	$3,925,838	$4,539,857	$55,673,855	$ 51,252,450
Expenditure								
Property Operating Expense	2,384,390	25,653,508	1,421,140	1,624,819	2,239,976	3,053,201	36,377,034	31,889,103
Grants in Lieu of Taxes	589,665	11,963,256	516,940	275,160	1,223,245	1,704,142	16,272,408	17,888,403
Administration	287,442	4,278,214	320,813	233,217	344,355	229,243	5,693,284	5,470,166
Depreciation and Interest	6,198,237	25,958,583	1,818,994	3,996,633	6,579,594	10,667,875	55,219,916	51,441,593
	9,459,734	67,853,561	4,077,887	6,129,829	10,387,170	15,654,461	113,562,642	106,689,265
Operating Loss	6,341,389	28,400,088	1,332,854	4,238,520	6,461,332	11,114,604	57,888,787	55,436,815
Less - CMHC Share of Operating Loss	5,223,301	13,901,462	———	3,270,474	4,897,417	8,195,132	35,487,786	33,251,294
	1,118,088	14,498,626	1,332,854	968,046	1,563,915	2,919,472	22,401,001	22,185,521
CMHC Administered Units								
MHRC Share of Operating Loss	3,090,157	———	———	———	———	———	3,090,157	2,425,323
Net Housing Program Subsidies	$ 4,208,245	$14,498,626	$1,332,854	$ 968,046	$ 1,563,915	$ 2,919,472	$25,491,158	$ 24,610,844

THE MANITOBA HOUSING AND RENEWAL CORPORATION

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 1991

1. Nature of the Corporation

The Manitoba Housing and Renewal Corporation (MHRC) was established as a Crown Corporation by The Housing and Renewal Corporation Act on June 21, 1967. The objective of the Corporation is to improve standards of living accommodation in the Province of Manitoba and to assist residents to obtain living accommodation of reasonable standards.

Administrative services are provided by the Department of Housing, Province of Manitoba. Costs of these administrative services are $5,158,400 (1990 - $5,235,300) and are not reflected in these financial statements except for administrative charges amounting to $1,415,650 (1990 - $1,679,970) which are cost shared with the Canada Mortgage and Housing Corporation (CMHC).

The Corporation is economically dependent on the Government of the Province of Manitoba.

2. Significant accounting policies

a) The Corporation's financial statements are prepared using the accrual basis of accounting except for the discounts on sinking fund investments. Discounts obtained at the time of acquisition are taken into income on maturity of the related investments which are recorded at cost.

2. Significant accounting policies (continued)

b) Loan forgiveness under the Critical Home Repair Program, the Manitoba Seniors RentalStart Program and the Residential Rehabilitation Assistance Program is approved in accordance with the terms of the loan agreement and charged to operations, net of a recovery from CMHC for the Residential Rehabilitation Assistance Program, in the year that the loan is granted. Loan forgiveness under the Core Area Home Repair Program is also approved in accordance with the terms of the loan agreement and fully recovered from the Department of Urban Affairs, Province of Manitoba, in the year that the loan is granted.

c) Valuation, depreciation and amortization are described in subsequent notes as follows:

Housing projects	- note 5
Housing and land investment	- note 6
Land inventory	- note 7
Corporate fixed assets	- note 8

3. Accounts receivable and accruals

	1991	1990
Canada Mortgage and Housing Corporation	$11,598,105	$13,599,860
Government of the Province of Manitoba and its agencies	4,705,410	881,475
Other - net of allowance (1991 - $584,749, 1990 - $470,562)	11,833,460	5,814,896
Accounts receivable and accruals	$28,136,975	$20,296,231

4. Loans and mortgages receivable

	1991	1990
Homes in Manitoba Programs:		
Affordable New Homes Program	$ 820,788	$ 3,979,680
Core Area Infill Housing Program	3,738,974	4,105,435
Buy and Renovate Housing Program	1,074,668	1,578,945
Builder Developer Housing Program	45,606	154,955
	5,680,036	9,819,015
Manitoba RentalStart Programs:		
Manitoba Urban RentalStart Program	28,337,684	37,568,019
Manitoba Rural RentalStart Program	4,716,572	4,297,204
Manitoba Seniors RentalStart Program	32,489,273	30,655,850
	65,543,529	72,521,073
Residential Rehabilitation Assistance Program	1,698,594	1,244,213
Less - financing provided by CMHC	1,128,649	932,965
	569,945	311,248
Rural and Northern Housing Program	3,880,011	4,411,258
Less - financing provided by CMHC	2,909,008	3,257,226
	971,003	1,154,032
Aspen Park Condominiums	1,696,494	1,568,632
Core Area Home Renovation Program	207,106	84,592
Community Residences Program	12,374,407	12,619,720
Cooperative HomeStart Program	21,717,158	21,505,402
Cooperative Share Equity Loan Program	77,874	40,263
Carried Forward	$108,837,552	$119,623,977

4. Loans and mortgages receivable (continued)

	1991	1990
Brought Forward	$108,837,552	$119,623,977
Critical Home Repair Program	440,256	617,758
Lease/purchase land agreements	1,073,950	1,285,539
North Logan Redevelopment	199,641	411,670
Private Non-Profit Housing Program	63,784,802	40,496,746
The Pas Mobile Home Subdivision	46,246	73,398
Urban Native Non-Profit Housing Program	39,652,360	33,024,982
Other	186,233	1,960
	214,221,040	195,536,030
Less - allowance for doubtful accounts	471,000	750,000
	213,750,040	194,786,030
Forgivable loans:		
Residential Rehabilitation Assistance Program	6,145,303	5,224,047
Less - recovery from CMHC	4,609,030	3,918,035
	1,536,273	1,306,012
Critical Home Repair Program	560,675	1,178,264
Manitoba Seniors RentalStart Program	4,976,877	5,047,116
Non-Profit Housing Corporations	1,978,100	2,045,464
Core Area Home Repair Program	1,149,468	718,483
	10,201,393	10,295,339
Less - valuation allowance	10,201,393	10,295,339
Loans and mortgages receivable	$213,750,040	$194,786,030

4. Loans and mortgages receivable (continued)

The Corporation has established an asset valuation allowance equal to the unearned portion of forgivable loans which effectively reduces the value of these loans to nil. As forgiveness conditions are met by the individual clients and non-profit corporations the Corporation records the annual forgiveness earned in accordance with the terms of the loan agreement thereby reducing the forgivable loan and the concomitant valuation allowance.

Mortgages under the Homes in Manitoba Programs are administered by both outside lending institutions and by MHRC. Those administered by outside lending institutions, amounting to $767,889 (1990 - $3,979,680), are insured by CMHC or the Mortgage Insurance Company of Canada. Those administered by MHRC, amounting to $4,912,147 (1990 - $5,839,335), and Aspen Park Condominiums are assessed a fee which is set aside in a fund to provide for any related expenses in the event of default by a mortgagor. This fund is included with accounts payable and is summarized as follows:

	1991	1990
Balance at beginning of year	$208,516	$233,316
Less - Refunds	19,156	57,437
Add - Insurance fees assessed and interest	26,894	32,637
Balance at end of year	$216,254	$208,516

5. Housing projects

	1991	1990
Rural and Northern Housing Program:		
Completed	$ 40,014,421	$ 39,757,270
Under construction	1,042,183	610,943
Upgrading programs - deferred capital costs	1,418,734	759,007
	42,475,338	41,127,220
Less - financing provided by CMHC	31,733,044	30,718,355
	10,742,294	10,408,865
Other Urban and Rural Housing Programs:		
Completed	374,215,482	364,066,176
Under construction	1,881,717	1,514,651
Upgrading programs - deferred capital costs	19,810,689	12,048,839
	395,907,888	377,629,666
Less - financing provided for upgrading programs by CMHC	8,979,127	5,272,051
	386,928,761	372,357,615
Housing projects	$397,671,055	$382,766,480

Completed housing projects are valued at capitalized cost less depreciation.

Projects under construction are valued at capitalized cost which includes direct construction costs, land acquisition, interest, grants in lieu of taxes and an administrative fee charged by the Department of Housing, Province of Manitoba.

5. Housing projects (continued)

The upgrading programs relate to rehabilitation and improvement costs incurred on rental units for the Urban and Rural Housing Programs and the Rural and Northern Housing Program. The rehabilitation costs are depreciated over the remaining term of the original mortgage for the Rural and Northern Housing Program and the improvement costs on a straight-line basis over ten years for the Urban and Rural Housing Programs and the Rural and Northern Program.

Under the Rural and Northern Housing Program, depreciation is based on the imputed principal repayment equivalent to that of 100% debt financing with CMHC rates. Depreciation under other urban and rural housing programs is based on the actual principal repayment of the related debt.

Depreciation on housing projects is included as an expenditure in housing program subsidies.

6. Housing and land investment

	1991	1990
Housing investment	$18,047,066	$15,901,890
Land investment	4,715,632	4,269,243
	22,762,698	20,171,133
Accumulated loss provision on land investment	1,475,632	
Housing and land investment	$21,287,066	$20,171,133

Housing investment represents joint venture projects under the Rural and Northern Housing Program which are being administered by CMHC. The investment balance represents MHRC's share and is valued at capitalized cost less depreciation which is equal to the annual principal repayment of the related debt as determined by CMHC. Depreciation is included as an expenditure in the Rural and Northern Housing Program.

6. Housing and land investment (continued)

Land investment represents a joint land venture whereby the Corporation entered into a Joint Venture Agreement with Ladco Company Ltd. on May 11, 1989. The agreement relates to the servicing, development and sale of approximately 476 acres of land in St. Boniface in the City of Winnipeg, of which 179 acres of land are owned by the Corporation and 297 acres by the Ladco Company Ltd. In accordance with the terms of the agreement, the Corporation has further agreed to provide loan guarantees for purposes of the joint venture development with Ladco Company Ltd. in an amount not to exceed $2,000,000 (note 16).

Land investment is valued at the lower of capitalized cost or appraised value adjusted for estimated disposition costs and contingencies. Capitalized cost includes acquisition cost, interest, planning and development costs.

7. Land inventory

	1991	1990
Under development	$ 2,126,725	$ 1,911,651
Future development or sale	49,754,135	45,907,240
Leased land	1,734,388	1,734,390
	53,615,248	49,553,281
Accumulated loss provision	37,629,082	37,138,742
Land inventory	$15,986,166	$12,414,539

The change to the accumulated loss provision account is as follows:

	1991	1990
Balance at beginning of year	$37,138,742	$34,438,892
Add - provision for loss on land	574,183	5,333,959
Less - losses realized	83,843	2,634,109
Balance at end of year	$37,629,082	$37,138,742

7. Land inventory (continued)

Land inventory is valued at the lower of capitalized cost or appraised value adjusted for estimated disposition costs and contingencies. Capitalized cost includes acquisition costs, interest, planning and development costs, grants in lieu of taxes where applicable, less revenue derived from use of undeveloped land.

8. Corporate fixed assets

	1991			1990
	COST	ACCUMULATED DEPRECIATION	NET	NET
Land	$ 71,900	$	$ 71,900	$ 71,900
Buildings	376,869	116,705	260,164	244,704
Office furnishings	500,251	456,714	43,537	54,421
Corporate fixed assets	$949,020	$573,419	$375,601	$371,025

Corporate fixed assets are valued at cost less depreciation provided on the following bases:

Buildings - straight-line, based on a 10 and 50 year useful life or if funded by specific long-term debt based on the annual principal repayment of the related debt, amortized over 50 years.

Office furnishings - 20% of the undepreciated balance.

Depreciation in the amount of $16,718 (1990 - $19,439) is reflected as a separate corporate expenditure and depreciation in the amount of $2,669 (1990 - $2,382) is included as an expenditure in the urban and rural housing programs.

9. Long-term land lease and rental subsidies received in advance

	1991	1990
Long-term land lease prepaid, expiring in 2039	$ 74,744	$ 76,282
Long-term rental subsidies received in advance from sponsors	125,164	128,286
Long-term land lease and rental subsidies	$199,908	$204,568

10. Long-term debt

	1991	1990
Government of the Province of Manitoba:		
Demand notes payable (convertible to long-term advances), at prime interest rates or fixed rates from 8 7/8% to 12 3/4%	$ 95,549,633	$ 97,011,099
Long-term advances, at rates from 8.28% to 14.50% maturing at various dates to 2029 and requiring annual payments of $38,394,458 (1990 - $29,199,383) toward principal and interest	356,533,296	316,002,712
Canada Mortgage and Housing Corporation:		
Long-term advances , at rates from 6 7/8% to 11% maturing at various dates to 2030 and requiring annual payments of $22,367,913 (1990 - $23,674,628) towards principal and interest	224,075,371	225,275,879
	676,158,300	638,289,690
Less: Sinking fund on deposit with the Government of the Province of Manitoba (note 12)	18,387,834	14,768,035
	657,770,466	623,521,655
Mortgages payable (assumed on property acquisitions), at rates from 5 1/8% to 12 1/2% maturing at various dates to 2028 and requiring annual payments of $334,156 (1990 -$367,240) towards principal and interest	3,456,241	3,500,944
Long-term debt	$661,226,707	$627,022,599

11. The Manitoba Housing and Renewal Fund

The operating deficit primarily arises because the Province of Manitoba only partially funds the provisions for losses on land, land investment, loans, mortgages and other receivables.

12. Sinking fund

	1991		1990	
	PAR VALUE	COST	PAR VALUE	COST
Bonds: (note 2a)				
Manitoba Hydro - Electric Board	$ 7,035,000	$ 5,789,066	$ 6,925,000	$ 5,682,353
Manitoba Telephone System	1,538,000	1,109,900	1,538,000	1,109,900
Government of the Province of Manitoba	3,754,000	3,701,690	3,627,000	3,581,406
Alberta Government Telephones Commission	2,000,000	1,785,000	2,000,000	1,785,000
	$14,327,000	12,385,656	$14,090,000	12,158,659
Cash, interest bearing		6,002,178		2,609,376
Sinking fund		$18,387,834		$14,768,035

MHRC is required to maintain a sinking fund on deposit with the Minister of Finance for the purpose of retiring at maturity, long-term debt which does not require annual principal repayments. The required minimum annual payment to the sinking fund must equal 4% of the sinking fund balance as at the end of the preceding fiscal year plus 1% of the advances and borrowings of MHRC other than those secured by a first mortgage on land or by an agreement or debenture that provides for the retirement of the debt by annual repayments of principal and interest. Income earned on sinking fund investments of $1,679,436 (1990 - $1,629,457) is paid to MHRC and all or a portion of the income earned is set aside in the sinking fund in addition to the minimum statutory requirement.

13. Grants from the Government of the Province of Manitoba

	1991	1990
Department of Housing:		
- MHRC operating programs	$29,960,355	$29,197,176
- Long-term debt forgiven by the Minister of Finance		3,561,716
- Sinking fund	1,918,145	2,478,824
Grant Revenue	$31,878,500	$35,237,716

14. Commitments

The Corporation is committed to expend $37,488,934 (1990 - $33,227,680) for completion of housing under construction and for approved mortgage applications.

15. Contingencies

The Corporation is a party to certain litigation arising in the normal course of business, the aggregate effect of which, in the opinion of management, would not have a material effect on the Corporation's financial statements.

16. Guarantees

The Corporation has guaranteed the repayment of mortgages and has issued Letters of Credit guaranteeing the terms and conditions of land development agreements and construction contracts. The outstanding guarantees are as follows:

	1991	1990
Joint Venture Investment Guarantee (note 6)	$ 2,000,000	$ 2,000,000
Mobile Home Loan Guarantee Program	14,169,913	13,814,955
Rural Mortgage Lending Program	119,389	128,357
Other mortgage guarantees	721,269	1,177,114
Total Guarantees	$17,010,571	$17,120,426

A guarantee fee of 2% - 2 1/2% charged for each mortgage is paid into the Mortgage Insurance Fund. The balance of the fund as at March 31, 1991 is $902,812 (1990 - $737,856) and is included with accounts payable.

17. Restatement of accounts

Previously the City of Winnipeg's share of interest costs incurred with respect to the financing provided for lands held under the Fort Garry, St. Vital, Springfield Land Bank Tripartite Agreement were capitalized in land inventory. In 1991 the City of Winnipeg's share of interest costs are shown as accounts receivable. The accounts receivable and land inventory accounts for the year ended March 31, 1990 have been restated in the amount of $2,941,915.

18. Comparative figures

Certain comparative figures on the financial statements have been restated to conform with the presentation of the current year.

APPENDIX

HOUSING UNITS BY COMMUNITY

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #1 - WINNIPEG						
Winnipeg Regional	15	3,826	2,614	834	3,900	11,189
City of Winnipeg	0	1,053	136	80	0	1,269
Sponsors	220	1,234	2,386	418	317	4,575
Total	235	6,113	5,136	1,332	4,217	17,033
AREA #2 - INTERLAKE						
Arborg	0	10	33	0	0	43
Ashern	0	23	32	0	0	55
Balmoral	0	0	12	0	0	12
Clandeboye	0	1	0	0	0	1
Eriksdale	0	8	20	0	0	28
Fisher Branch	0	7	20	0	0	27
Fraserwood	0	0	12	0	0	12
Gimli	60	21	48	0	11	140
Gunton	0	1	0	0	0	1
Hodgson	0	0	14	0	0	14
Inwood	0	1	10	8	12	31
Kormarno	0	0	4	0	0	4
Lundar	0	0	8	0	18	26
Moosehorn	0	0	22	0	0	22
Oak Point	0	0	6	0	0	6
Poplarfield	0	0	8	0	0	8
Riverton	0	23	24	0	0	47
St. Laurent	0	34	20	0	0	54
Selkirk	1	316	250	3	35	605
Stonewall	0	8	28	7	40	83
Stony Mountain	0	0	12	0	0	12
Teulon	0	10	32	8	25	75
Whytewold	0	1	0	0	0	1
Winnipeg Beach	0	0	20	0	0	20
Woodlands	0	0	0	10	24	34
Total	61	464	635	36	165	1,361

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #3 - EASTMAN						
Anola	0	0	0	0	12	12
Beausejour	0	20	55	0	50	125
Berens River	0	18	0	0	0	18
Birds Hill	0	0	8	0	0	8
Blumenort	0	0	8	0	12	20
Cooks Creek	0	0	0	0	10	10
Dominion City	0	2	6	0	14	22
Dugald	0	0	0	0	10	10
East Selkirk	0	0	12	0	0	12
Garson	0	0	12	0	0	12
Grand Marais	0	0	8	0	0	8
Great Falls	0	0	1	0	0	1
Grunthal	0	0	32	0	0	32
Hadashville	0	3	4	0	0	7
Ile des Chenes	0	0	12	0	0	12
La Broquerie	0	0	12	0	7	19
Lac du Bonnet	0	10	38	0	0	48
Landmark	0	0	0	4	0	4
Little Grand Rapids	0	5	0	0	0	5
Lockport	0	1	0	0	0	1
Lorette	0	6	14	0	0	20
Manigotogan	0	5	0	0	0	5
Middlebro	0	3	4	0	0	7
Mitchell	0	5	0	0	0	5
New Bothwell	0	1	0	0	0	1
Niverville	0	7	15	0	0	22
Oakbank	0	0	14	0	0	14
Pine Falls	0	0	0	0	18	18
Piney	0	3	10	0	0	13
Powerview	0	13	4	0	0	17
Prawda	0	0	2	0	0	2
Princess Harbour	0	1	0	0	0	1
Richer	0	0	8	0	0	8
Seymourville	0	5	0	0	0	5
South Junction	0	5	2	0	0	7
Sprague	0	8	12	0	0	20
Steinbach	1	47	0	1	178	227
Ste. Agathe	0	0	12	0	0	12
Ste. Anne	0	4	0	23	55	82

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #3 - EASTMAN, continued						
St. Adolphe	0	0	12	0	0	12
St. George	0	0	15	0	0	15
St. Malo	0	2	35	0	46	83
St. Pierre	0	9	16	0	30	55
Tolstoi	0	1	0	0	0	1
Tyndall	0	0	12	0	0	12
Vassar	0	6	8	0	0	14
Victoria Beach	0	1	4	0	0	5
Vita	0	2	32	0	0	34
Whitemouth	0	2	12	0	0	14
Woodridge	0	3	10	0	0	13
Total	1	198	461	28	442	1,130
AREA #4 - SOUTH CENTRAL						
Altona	0	31	18	0	57	106
Austin	0	0	10	0	0	10
Baldur	0	1	0	0	9	10
Carman	0	21	47	2	54	124
Crystal City	0	1	0	0	20	21
Cypress River	0	0	0	0	12	12
Elie	0	0	0	0	12	12
Elm Creek	0	0	0	0	10	10
Emerson	0	1	16	0	12	29
Fannystelle	0	0	0	3	0	3
Gladstone	0	1	0	1	38	40
Gretna	0	9	17	0	0	26
Haywood	0	0	6	0	0	6
Holland	0	0	0	0	15	15
Langruth	0	0	4	0	0	4
La Riviere	0	0	0	3	12	15
Lasalle	0	0	6	0	0	6
Letellier	0	0	4	0	0	4
Lowe Farm	0	0	0	0	18	18
MacGregor	0	1	12	0	13	26
Manitou	0	17	0	0	17	34
Miami	0	0	0	0	18	18
Morden	0	43	60	5	58	166
Morris	0	17	26	0	23	66
Notre Dame	0	2	24	0	0	26

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #4 - SOUTH CENTRAL, continued						
Oakville	0	0	10	0	0	10
Pilot Mound	0	8	0	0	24	32
Plum Coulee	0	0	30	0	0	30
Portage la Prairie	0	302	135	39	167	643
Rathwell	0	0	0	0	10	10
Rosenfeld	0	2	0	0	14	16
Rosenort	0	0	0	7	0	7
Somerset	0	7	0	0	30	37
Starbuck	0	0	12	0	8	20
St. Claude	0	4	8	0	12	24
St. Eustache	0	0	12	0	0	12
St. Jean Baptiste	0	0	8	0	12	20
St. Leon	0	1	4	0	0	5
Swan Lake	0	1	0	6	12	19
Treherne	0	1	4	0	14	19
Wellwood	0	1	0	0	0	1
Westbourne	0	0	8	0	0	8
Winkler	1	55	12	0	115	183
Total	1	527	493	66	816	1,903
AREA #5 - WESTMAN						
Angusville	0	0	6	0	0	6
Belmont	0	0	12	0	0	12
Binscarth	0	3	16	0	0	19
Birtle	0	8	4	0	30	42
Boissevain	0	9	25	0	0	34
Brandon	1	508	386	69	198	1,162
Brookdale	0	0	2	0	0	2
Carberry	0	14	0	11	27	52
Cartwright	0	4	12	0	0	16
Clearwater	0	0	4	0	0	4
Deloraine	0	7	18	11	0	36
Douglas	0	1	0	0	0	1
Elkhorn	0	5	18	0	0	23
Elphinstone	0	0	4	0	0	4

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #5 - WESTMAN, continued						
Erickson	0	9	9	0	12	30
Foxwarren	0	0	6	0	0	6
Glenboro	0	5	14	0	12	31
Goodlands	0	1	4	0	0	5
Hamiota	0	6	15	0	45	66
Hartney	0	6	0	0	18	24
Kenton	0	0	8	0	0	8
Killarney	0	12	15	0	34	61
McCauley	0	0	4	0	0	4
Melita	0	8	0	0	50	58
Miniota	0	3	0	8	12	23
Minnedosa	0	13	56	0	24	93
Minto	0	0	4	0	0	4
Neepawa	0	19	56	0	69	144
Newdale	0	0	0	5	14	19
Oak Lake	0	0	20	0	0	20
Oakburn	0	3	4	0	0	7
Onanole	0	17	8	0	0	25
Plumas	0	0	12	0	0	12
Rapid City	0	0	10	0	0	10
Reston	0	0	4	0	20	24
Rivers	0	15	24	0	10	49
Rossburn	0	3	26	0	0	29
Russell	0	19	40	0	12	71
Sandy Lake	0	1	12	0	0	13
Shoal Lake	0	0	0	0	18	18
Sidney	0	1	0	0	0	1
Souris	0	7	60	8	11	86
St. Lazare	0	15	12	0	0	27
Strathclair	0	0	12	0	12	24
Virden	0	22	38	0	45	105
Vista	0	1	0	0	0	1
Wawanesa	0	0	0	0	12	12
Waskada	0	0	6	0	0	6
Total	1	745	986	112	685	2,529
AREA #6 - PARKLAND						
Amaranth	0	0	6	0	0	6
Alonsa	0	1	12	0	0	13
Bacon Ridge	0	1	0	0	0	1

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #6 - PARKLAND, continued						
Benito	0	0	30	0	0	30
Birch River	0	12	26	0	0	38
Bowsman	0	5	9	0	0	14
Camperville	0	5	12	0	0	17
Crane River	0	6	12	0	0	18
Dauphin	0	95	225	8	64	392
Duck Bay	0	3	4	0	0	7
Eddystone	0	0	12	0	0	12
Ethelbert	0	1	20	0	0	21
Fork River	0	2	0	0	0	2
Gilbert Plains	0	6	18	0	12	36
Glenella	0	0	10	0	0	10
Grandview	0	11	18	0	16	45
Inglis	0	0	10	0	0	10
Kelwood	0	2	10	0	0	12
Laurier	0	2	8	0	0	10
Mallard	0	6	2	0	0	8
McCreary	0	5	12	0	0	17
Minitonas	0	12	18	0	12	42
Ochre River	0	4	12	0	0	16
Pine River	0	1	10	0	0	11
Riding Mountain	0	1	0	0	0	1
Roblin	0	33	21	0	47	101
Rorketon	0	0	8	0	0	8
Sifton	0	0	8	0	0	8
Ste. Rose	0	9	53	0	0	62
Swan River	0	121	103	0	0	224
Waterhen	0	0	4	0	0	4
Winnipegosis	0	19	22	0	13	54
Total	0	363	715	8	164	1,250
AREA #7 - NORMAN WEST						
Barrows	0	4	0	0	0	4
Cormorant	0	10	2	0	0	12
Cranberry Portage	0	8	10	0	0	18
Dawson Bay	0	1	0	0	0	1
Easterville	0	10	0	0	0	10
Flin Flon	0	70	81	12	20	183
Grand Rapids	0	25	10	0	0	35
Mafeking	0	6	6	0	0	12
Moose Lake	0	18	4	0	0	22

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #7 - NORMAN WEST, continued						
Pelican Rapids	0	10	2	0	0	12
Sherridon	0	8	0	0	0	8
Snow Lake	0	0	4	0	0	4
The Pas	1	164	93	40	0	298
The Pas - Big Eddy	0	16	6	0	0	22
The Pas - Youngs Point	0	17	6	0	0	23
The Pas - Umperville	0	30	6	0	0	36
The Pas - Rhal's Island	0	1	0	0	0	1
Wanless	0	1	2	0	0	3
Total	1	399	232	52	20	704
AREA #8 - NORMAN EAST						
Brochet	0	9	0	0	0	9
Churchill	78	173	10	67	0	328
Cross Lake	0	11	4	0	0	15
Gillam	0	7	0	0	0	7
God's Lake	0	3	0	0	0	3
Granville Lake	0	0	4	0	0	4
Ilford	0	18	0	0	0	18
Leaf Rapids	191	22	0	0	0	213
Nelson House	0	5	0	0	0	5
Norway House	0	12	4	0	0	16
Pikwitonei	0	3	0	0	0	3
South Indian Lake	0	1	0	0	0	1
Thicket Portage	0	13	0	0	0	13
Thompson	0	131	15	0	0	146
Wabowden	0	32	16	0	0	48
Total	269	440	53	67	0	829

SUMMARY - TOTAL UNITS

Location	Other	Family	Seniors	RS	E&IPH	Total
Winnipeg	235	6,113	5,136	1,332	4,217	17,033
Interlake	61	464	635	36	165	1,361
Eastman	1	198	461	28	442	1,130
South Central	1	527	493	66	816	1,903
Westman	1	745	986	112	685	2,529
Parkland	0	363	715	8	164	1,250
Norman West	1	399	232	52	20	704
Norman East	269	440	53	67	0	829
Total	569	9,249	8,711	1,701	6,509	26,739

Note: Several projects are classified by Housing Section and have been licensed under the Elderly and Infirm Persons Housing Act, therefore the total figure reflects partial double counting.